

TRIPURA GAZETTE



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PART-- I--Orders and Notifications by the Government of Tripura,
The High Court, Government Treasury etc.

**GOVERNMENT OF TRIPURA
ANIMAL RESOURCES DEVELOPMENT DEPARTMENT
P. N. COMPLEX, AGARTALA**

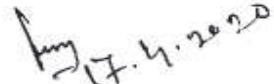
F.No.5(841)ARDD/PLAN/2019/58-67

Dated,Agartala,the 17th April, 2020.

NOTIFICATION

The Governor of Tripura is pleased to accord approval to the Scheme called "Kamdhenu Yojana" to promote dairying in Tripura and ensure better utilization of dairy under Dairy Entrepreneurship Development Scheme (DEDS) of GoI by providing interest subvention on the loan under DEDS.

Operational guideline is given at Annexure - I


(Animesh Das)
Dy. Secretary to the
Government of Tripura

To:

1. The General Manager, NABARD, Tripura Regional Office, Khejurbagan, Agartala.
2. The Dy. General Manager & Chief Regional Manager (SLBC), United Bank of India, Durgabari Road, Agartala for kind information with a request to communicate this Notification to all concerned Banks in the State.
3. The Dy. Director of ARDD, West Tripura, Sepahijala, Khowai, South Tripura, Gomati, North Tripura, Unakoti & Dhalai.
4. The Managing Director, Gomati Co-Operative Milk Producers' Union Ltd, Indranagar, Agartala.
5. The Asstt. Director of ARD (BL), Mohanpur/Jirania/Khowai/Teliamura/Bishalgarh/Sonamura/ Amarapur/ Belonia/ Bokafa/ Sabroom/ Salema/Kumarghat.

Annexure-I

Implementation of "Kamdhenu Yojana" (Operational guidelines)

1.0 Introduction:

Animal Resources Development Department is going to implement the "Kamdhenu Yojana" scheme for induction of milch cows in the State under Dairy Entrepreneurship Development Scheme (DEDS) being implemented by NABARD with interest subvention provided by the State Government under Animal Resources Development Department.

2.0 Background:

The per capita availability of milk in the State is approximately 123.00 gm per day. This is significantly lower than the national per capita availability of milk, which is 375.00 gm per day. Moreover, Indian Council of Medical Research (ICMR) recommends 280 gm milk per head per day. Therefore, there is a need to more than double the milk production in the State from its present level. The total milk production in the State was approximately 1.74 lakh MT in 2017-18.

3.0 Objectives:

- a). Induction of milch cows in the State under DEDS with interest subvention provided by the State Government to enhance milk production and income of the farmers.
- b). This will also facilitate self employment to the youth of the State and give a boost to overall development of the dairy sector in the State.

4.0 Project Cost:

The project cost per farmer is the limit as decided under DEDS for a unit of two milch cattle. At present, it is Rs.1.40 lakh to Rs. 1.60 lakh (Rs. 1.60 lakh for farmers not having cattle shed).

Subsidy (Govt. of India through NABARD):

- a). Back ended capital subsidy @ 25% of the project cost for General category and 33.33% for SC/ST category farmers through NABARD.
- b). Balance portion to be availed of by the farmer as loan from Banks/ eligible financial institutions.

5.0 Target:

- a). It is targeted to induct 10,000 milch cows in a phase manner @ 1000 nos. milch cows per year starting 2019-20 under Dairy Entrepreneurship Development Scheme (DEDS) being implemented by NABARD.
- b). In the first phase 3000 nos. milch cows are to be inducted for 1500 nos. farmers @ 2(two) nos. milch cows per farmer w.e.f. 2019-20 to 2021-22.
- c). The unutilized portion of sanction & release of bank loan in a particular year will be carried to the next year till the terminal year of the scheme i.e., 2021-22.

6.0 Eligibility conditions:

Eligibility will be determined as per Dairy Entrepreneurship Development Scheme(DEDS) of Government of India.

7.0 Rate of Interest:

The Interest Subvention (linked to repayment) will be limited to 10% p.a. or the actual interest whichever is lower.

8.0 Repayment of loan amount:

- a). Bankers shall fix up EMI of the borrowers based on the loan amount.
- b). The repayment of principal amount of loan will be made by the farmer as per repayment schedule of DEDS.
- c). Defaulters will not be eligible for the interest subvention, However, subsequently, if any, defaulter clear the dues along with interest for the default period, he / she shall be allowed interest subvention for remaining period.

9.0 Payment of Interest by the ARD Department:

- a) The Bank branches extending loan shall claim the interest from the Nodal Bank at $\frac{1}{2}$ (half) yearly basis as per FORMAT-1
- b) Name of the Nodal Bank will be decided by Animal Resources Development Department, Govt. of Tripura and will be intimated later on.

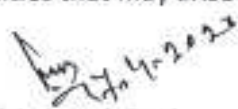
- c). Nodal Bank will remit the claim of the branches within a week.
- d). For this purpose revolving fund of Rs. 50.00 (fifty) lakh will be kept in a saving bank account of the Animal Resources Development Department, Government of Tripura with the nodal bank. Interest earned out of the said amount will be part of the Scheme.
- e). On demand by different banks, nodal branch will pay from this account and inform the Animal Resources Development Department, Government of Tripura monthly on the payment made to banks.
- f). FORMAT-1 should be submitted in duplicate to the Nodal Bank and Nodal Bank must submit the claims along with a copy of FORMAT-1 to Animal Resources Development Department, Govt. of Tripura within a month.
- g). Once the balance amount falls below Rs.10.00 (ten) lakh claim for recoupment will be made and will be replenished by Department of Animal Resources Development.
- h). Bank branches will claim the interest only against those beneficiaries who are regularly making payment.
- i). No claim will be made for those who are found default. However, subsequently, if any defaulter clears the dues along with interest for the default period, he/she shall be allowed interest subvention for remaining period.
- j). The liability arising out of the scheme may be duly provided for in the revenue of fiscal budget on a yearly basis.

10.0 Training & Publicity:

- a). Adequate training to be provided to all beneficiaries availing the benefit of interest subvention.
- b). The scheme will be widely publicized to generate awareness among the people so that all eligible farmers may avail the benefit of the Scheme.
- c). Success stories will be showcased and brought out in future publications of the Department.

11.0 Removal of difficulties:

The Directorate of ARD will have the power to remove any difficulties that may arise during the implementation of the Scheme.


(Animesh Das)
Dy. Secretary to the
Government of Tripura.

FORMAT-1

- Claim for 10% p.a. Interest subvention on long term Credit for the Dairy farmers of Tripura.

Name of the Bank:

A/C No:

IFS Code:

Statement for the half year ended on 30th September/31st March:

Year	Total long term loan to dairy farmers				Amount of 10% subvention
	No of Accounts	Loan Amount			
		Total loan Amount	Subsidy amount@	Net loan amount	

@ The details of subsidy received may be indicated separately.

We certify having disburse the above loans by way of long term loan to the dairy farmers during the half year ended -----

Date

(Seal)

Authorized Signatory

We certify that the claim for interest subvention of Rs.....
for the Half year endedas shown above are TRUE AND CORRECT.

Date

(Seal)

Signature of Auditors

Membership No:

Note:

- The claiming bank may call for branch-wise details of dairy farmers in respect of whom the interest subvention is claimed. A summary of such details may be captured in the consolidated claim and submitted to Animal Resources Development Department.
- The interest subvention claimed by the banks will be subject to audit/inspection by AG Office/ARDD.